

UNITED STATES BANKRUPTCY COURT

District of New Jersey
MLK Jr Federal Building
50 Walnut Street
Newark, NJ 07102

Case No.: 20-19558-SLM
Chapter: 13
Judge: Stacey L. Meisel

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Ricardo Castro
139 Barnett Street
Boonton, NJ 07005

Social Security No.:
xxx-xx-8683

Employer's Tax I.D. No.:

**NOTICE OF FILING OF MODIFICATION OF PLAN AFTER CONFIRMATION
AND NOTICE OF HEARING THEREON**

Notice is hereby given that a Plan was confirmed in this matter on May 26, 2022.

On 9/19/22 the debtor filed a modification to the Plan.

Accordingly, a hearing will be held before the Honorable Stacey L. Meisel on:

Date: October 26, 2022
Time: 08:30 AM
Location: Courtroom 3A, Martin Luther King Jr. Federal Building, 50 Walnut Street, Courtroom 3A,
Newark, NJ 07102

Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secure claim, such holders acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holders acceptance or rejection of the Plan within the time fixed.
3. **If, at the confirmation hearing, the Court determines that the plan is not confirmable, the debtor's case may be dismissed or converted.**

A copy of the modified Plan will follow this notice.

Dated: September 19, 2022
JAN: wdh

Jeanne Naughton
Clerk

In re:
Ricardo Castro
Debtor

Case No. 20-19558-SLM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Sep 19, 2022

User: admin
Form ID: 185

Page 1 of 3
Total Noticed: 36

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 21, 2022:

Recip ID	Recipient Name and Address
db	+ Ricardo Castro, 139 Barnett Street, Boonton, NJ 07005-1621
518926753	+ Consumer Portfolio Services, Inc. c/o, Fein Such Kahn & Shepard PC, 7 Century Drive, Suite 201, Parsippany, NJ 07054-4673
518926764	+ HomeBridge Financial Services, 222 Chastain Meadows Court, Kennesaw, GA 30144-5820
518926762	+ Homebridge, Attn: Bankruptcy, Po Box 77404, Ewing, NJ 08628-6404
518926765	+ Newark Police Fcu, 1 Lincoln Ave Rm 306, Newark, NJ 07104-3010
518926797	+ Verizon Wireless, National Recovery Operations, Minneapolis, MN 55426

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Sep 19 2022 20:38:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Sep 19 2022 20:38:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518926748	Email/Text: BKelectronicnotices@cenlar.com	Sep 19 2022 20:38:00	Cenlar, 425 Phillips Blvd., Ewing, NJ 08628
518926747	Email/Text: BKelectronicnotices@cenlar.com	Sep 19 2022 20:38:00	Cenlar, Po Box 77404, Ewing, NJ 08628
518926742	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Sep 19 2022 20:36:14	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
518926744	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Sep 19 2022 20:36:15	Capital One, Po Box 30281, Salt Lake City, UT 84130-0281
518935212	+ Email/PDF: ebn_ais@aisinfo.com	Sep 19 2022 20:36:38	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518926746	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Sep 19 2022 20:36:35	Capital One c/o, Carl Zapffe, Esq., 4851 Cox Road, Glen Allen, VA 23060-6293
518926752	+ Email/Text: bankruptcy@consumerportfolio.com	Sep 19 2022 20:38:00	Consumer Portfolio Services, Inc., 19500 Jamboree Rd, Irvine, CA 92612-2437
518926751	+ Email/Text: bankruptcy@consumerportfolio.com	Sep 19 2022 20:38:00	Consumer Portfolio Services, Inc., Attn: Bankruptcy, Po Box 57071, Irvine, CA 92619-7071
518926754	+ Email/Text: bankruptcy_notifications@ccsusa.com	Sep 19 2022 20:38:00	Credit Collection Services, Attn: Bankruptcy, 725 Canton St, Norwood, MA 02062-2679
518926756	+ Email/Text: bankruptcy_notifications@ccsusa.com	Sep 19 2022 20:38:00	Credit Collection Services, Po Box 607, Norwood, MA 02062-0607
518926759	+ Email/PDF: ais.fpc.ebn@aisinfo.com	Sep 19 2022 20:36:17	First PREMIER Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
518926758	+ Email/PDF: ais.fpc.ebn@aisinfo.com	Sep 19 2022 20:36:17	First PREMIER Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524
518926761	+ Email/PDF: gecsedl@recoverycorp.com		

District/off: 0312-2

User: admin

Page 2 of 3

Date Rcvd: Sep 19, 2022

Form ID: 185

Total Noticed: 36

		Sep 19 2022 20:36:13	GRCRB/Empire, C/o Po Box 965036, Orlando, FL 32896-0001
518926760	+ Email/PDF: gecsed@recoverycorp.com		
		Sep 19 2022 20:36:34	GRCRB/Empire, Attn: Bankruptcy, Po Box 103104, Roswell, GA 30076-9104
518926763	+ Email/Text: Bankruptcy@homebridge.com		
		Sep 19 2022 20:38:00	HomeBridge Financial Services, Attn: Bankruptcy, 194 Wood Avenue South, Ninth Floor, Iselin, NJ 08830-2710
518984097	+ Email/Text: BKElectronicnotices@cenlar.com		
		Sep 19 2022 20:38:00	HomeBridge Financial Services, Inc., C/O Cenlar FSB, 425 Phillips Blvd., Ewing, NJ 08618-1430
519313093	+ Email/Text: sbse.cio.bnc.mail@irs.gov		
		Sep 19 2022 20:38:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
518926749	Email/PDF: ais.chase.ebn@aisinfo.com		
		Sep 19 2022 20:36:23	Chase Auto Finance, Attn: Bankruptcy, Po Box 901076, Fort Worth, TX 76101
518926750	Email/PDF: ais.chase.ebn@aisinfo.com		
		Sep 19 2022 20:36:14	Chase Auto Finance, P.o. Box 901003, Fort Worth, TX 76101
518954087	+ Email/Text: JCAP_BNC_Notices@jcap.com		
		Sep 19 2022 20:38:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
518937720	Email/Text: bnc-quantum@quantum3group.com		
		Sep 19 2022 20:38:00	Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788
518931032	Email/PDF: RACBANKRUPTCY@BBANDT.COM		
		Sep 19 2022 20:46:52	Regional Acceptance Corporation, PO Box 1847, Wilson, NC 27894-1847
518926792	+ Email/PDF: RACBANKRUPTCY@BBANDT.COM		
		Sep 19 2022 20:46:52	Regional Acceptance Corporation, Attn: Bankruptcy, 1424 East Fire Tower Road, Greenville, NC 27858-4105
518926793	+ Email/PDF: RACBANKRUPTCY@BBANDT.COM		
		Sep 19 2022 20:46:52	Regional Acceptance Corporation, 1424 E Fire Tower Road, Greenville, NC 27858-4105
518926795	+ Email/Text: bncmail@w-legal.com		
		Sep 19 2022 20:38:00	Target, Po Box 673, Minneapolis, MN 55440-0673
518926794	+ Email/Text: bncmail@w-legal.com		
		Sep 19 2022 20:38:00	Target, c/o Financial & Retail Svcs, Mailstop BT POB 9475, Minneapolis, MN 55440-9475
518986067	+ Email/PDF: ebn_ais@aisinfo.com		
		Sep 19 2022 20:36:17	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518926796	+ Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com		
		Sep 19 2022 20:37:00	Verizon Wireless, Attn: Verizon Bankruptcy, 500 Technology Dr, Ste 500, Weldon Springs, MO 63304-2225

TOTAL: 30

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518926743	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
518926745	*+	Capital One, Po Box 30281, Salt Lake City, UT 84130-0281
518926755	*+	Credit Collection Services, Attn: Bankruptcy, 725 Canton St, Norwood, MA 02062-2679
518926757	*+	Credit Collection Services, Po Box 607, Norwood, MA 02062-0607
518926766	*+	Newark Police Fcu, 1 Lincoln Ave Rm 306, Newark, NJ 07104-3010
518926767	*+	Newark Police Fcu, 1 Lincoln Ave Rm 306, Newark, NJ 07104-3010
518926768	*+	Newark Police Fcu, 1 Lincoln Ave Rm 306, Newark, NJ 07104-3010
518926769	*+	Newark Police Fcu, 1 Lincoln Ave Rm 306, Newark, NJ 07104-3010
518926770	*+	Newark Police Fcu, 1 Lincoln Ave Rm 306, Newark, NJ 07104-3010
518926771	*+	Newark Police Fcu, 1 Lincoln Ave Rm 306, Newark, NJ 07104-3010
518926772	*+	Newark Police Fcu, 1 Lincoln Ave Rm 306, Newark, NJ 07104-3010
518926773	*+	Newark Police Fcu, 1 Lincoln Ave Rm 306, Newark, NJ 07104-3010
518926774	*+	Newark Police Fcu, 1 Lincoln Ave Rm 306, Newark, NJ 07104-3010

District/off: 0312-2

User: admin

Page 3 of 3

Date Rcvd: Sep 19, 2022

Form ID: 185

Total Noticed: 36

518926775	*+	Newark Police Fcu, 1 Lincoln Ave Rm 306, Newark, NJ 07104-3010
518926776	*+	Newark Police Fcu, 1 Lincoln Ave Rm 306, Newark, NJ 07104-3010
518926777	*+	Newark Police Fcu, 1 Lincoln Ave Rm 306, Newark, NJ 07104-3010
518926778	*+	Newark Police Fcu, 1 Lincoln Ave Rm 306, Newark, NJ 07104-3010
518926779	*+	Newark Police Fcu, 1 Lincoln Ave Rm 306, Newark, NJ 07104-3010
518926780	*+	Newark Police Fcu, 1 Lincoln Ave Rm 306, Newark, NJ 07104-3010
518926781	*+	Newark Police Fcu, 1 Lincoln Ave Rm 306, Newark, NJ 07104-3010
518926782	*+	Newark Police Fcu, 1 Lincoln Ave Rm 306, Newark, NJ 07104-3010
518926783	*+	Newark Police Fcu, 1 Lincoln Ave Rm 306, Newark, NJ 07104-3010
518926784	*+	Newark Police Fcu, 1 Lincoln Ave Rm 306, Newark, NJ 07104-3010
518926785	*+	Newark Police Fcu, 1 Lincoln Ave Rm 306, Newark, NJ 07104-3010
518926786	*+	Newark Police Fcu, 1 Lincoln Ave Rm 306, Newark, NJ 07104-3010
518926787	*+	Newark Police Fcu, 1 Lincoln Ave Rm 306, Newark, NJ 07104-3010
518926788	*+	Newark Police Fcu, 1 Lincoln Ave Rm 306, Newark, NJ 07104-3010
518926789	*+	Newark Police Fcu, 1 Lincoln Ave Rm 306, Newark, NJ 07104-3010
518926790	*+	Newark Police Fcu, 1 Lincoln Ave Rm 306, Newark, NJ 07104-3010
518926791	*+	Newark Police Fcu, 1 Lincoln Ave Rm 306, Newark, NJ 07104-3010

TOTAL: 0 Undeliverable, 30 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 21, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 19, 2022 at the address(es) listed below:

Name	Email Address
David G. Beslow	on behalf of Debtor Ricardo Castro yrodriguez@goldmanlaw.org yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;beslow.davidr64764@notify.bestcase.com;cfinnerty@goldmanlaw.org;r64764@notify.bestcase.com;GoldmanBeslowLLC@jubileebk.net
Denise E. Carlon	on behalf of Creditor HomeBridge Financial Services Inc. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
Mark Goldman	on behalf of Debtor Ricardo Castro yrodriguez@goldmanlaw.org yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;r64764@notify.bestcase.com;cfinnerty@goldmanlaw.org;GoldmanBeslowLLC@jubileebk.net
Michael J. Milstead	on behalf of Creditor Carrington Mortgage Services LLC bkecf@milsteadlaw.com, bkecf@milsteadlaw.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6